



# OHR Employee Benefits

September 2001

## UPCOMING RETIREMENT SEMINARS

### RETIREMENT PLANNING SEMINAR

SEPTEMBER 18, 19, & 20, 2001 (8:30 A.M. TO 4 P.M.)

Targeted for all employees who plan to retire from Federal service. The time to attend this seminar is now, regardless of how far away from retirement you are. Topics covered will be the same as the April seminar. In addition to GRC employees, approximately 100 seats will be offered to Federal employees in the greater Cleveland area in cooperation with the Cleveland Federal Executive Board.

### YOU AND I AND YOUR FEDERAL RETIREMENT

SEPTEMBER 19, 2001 (6:30 P.M. TO 9:30 P.M.)

An evening seminar for spouses of civil service employees to learn about the Federal retirement program and the impact it will have on their retirement years together.

### RETIREMENT REFRESHER

SEPTEMBER 21, 2001 (8:30 A.M. TO 2:30 P.M.)

For employees who have taken a retirement seminar and would like to have information updates.

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## NEBA Refund of Premium

Again this year, as in the past 3 years, NEBA will be offering a Refund of premium. The refund will be equal to 9 pay periods of premium for basic and dependent coverage. Checks will be issued to members of record for 1 year as of May 30, 2001.

Checks will be available in October and must be cashed within 6 months of the date of issue.

Due to the cost to the plan, checks that are not cashed will not be reissued. Those funds will be returned to the Premium Stabilization Reserve.



## Health and Safety Fair

On October 19, 2001, from 10 a.m. to 3p.m., Medical Services and Safety will be sponsoring a Health and Safety Fair for all NASA employees and contractors. This promises to be a very exciting event. Look forward to a variety of exhibits providing health screening, demonstrations, and information. Speakers are scheduled throughout the day to explore many current issues in health and safety. Please mark your calendars.

*We hope to see you there!*

## Have Your Pin Numbers Ready

FEHB Open Season will be from November 12 through December 10, 2001. The TSP Open Season will be from November 15, 2001, through January 31, 2002. The past few open seasons employees have been strongly encouraged to use Employee Express to make their enrollment changes. During the upcoming open seasons, employees electing to make changes will be **required** to do so using Employee Express. Employee Express is available at [www.employeeexpress.gov](http://www.employeeexpress.gov). It is faster and easier than downloading, completing, and copying the forms. Transactions are downloaded nightly to the NASA Personnel Payroll System, the site is secure, and it does not require any further processing of your change.

If you have lost your PIN or don't remember it, a new PIN can be requested through the site. Your new PIN will be mailed to you the next business day. Make sure you file it somewhere where you can find it, or change it to something you can easily remember.

Employee Express can be used to make open season changes for FEHB and changes in the amount you are contributing to the TSP. Changes in fund allocations or interfund transfers to the TSP are done through the TSP Web site at [www.tsp.gov](http://www.tsp.gov). A PIN is also required to access your account at this site. If you need a replacement, you can obtain it through this site, and it will also be mailed to you the next business day.

**Don't Wait Until The Last Minute!**

Visit Employee Express at:

[www.employeeexpress.gov](http://www.employeeexpress.gov)

Visit the TSP Web site at:

[www.tsp.gov](http://www.tsp.gov)

## FEHB Open Season

The next FEHB 2001 Open Season is scheduled November 12 through December 10, 2001. At this time we do not have information on how the plans or premium costs will change for the 2002 enrollment year. Elections made during this Open Season will become effective January 13, 2002. Earlier information received from OPM indicated that enrollment changes would take effect January 1, 2002, however, most Agency payroll systems are unable to prorate the FEHB withholdings and contributions for the pay period that includes January 1, 2002. The change to January 1 will not be implemented until 2003.

## TSP Rollovers

As of July 1, 2001, the TSP will accept transfers of money into the TSP from qualified retirement plans (including pension, profit-sharing, stock bonus, and 401(k) plans) and conduit IRA's set up specifically to accept distributions from qualified retirement plans. Transfers will not be accepted from regular IRA's, "Roth" IRA's, mutual funds, or savings accounts. Money transferred into the TSP will not be subject to the IRA elective annual limit.

Transfers are handled directly between the employee and Thrift Board. Form TSP-60 is available on the TSP Web site. All pertinent information can be found in the instructions.

## TSP Contribution Limits Increase

Contribution limits for the TSP have been increased as follows:

	FERS	CSRS
<b>Current Limit</b>	11%	6%
<b>Open Seasons:</b>		
<b>Nov. 01-Jan. 02</b>	12%	7%
<b>Nov. 02-Jan. 03</b>	13%	8%
<b>Nov. 03-Jan. 04</b>	14%	9%
<b>Nov. 04-Jan. 05</b>	15%	10%

While contributions limits are increasing, for FERS employees the Government match will not change.

## TSP Annual Elective Limit

The TSP annual elective limits for the next 5 years are as follows:

Year	Annual Limit
<b>2002</b>	\$11,000
<b>2003</b>	\$12,000
<b>2004</b>	\$13,000
<b>2005</b>	\$14,000
<b>2006</b>	\$15,000

Employees at high-income levels will have to use caution when increasing their contributions to avoid exceeding the IRS limit too early in the year. By doing so, they risk losing any Agency match due them.

To assist employees, the Thrift Board expects to offer a new service—a calculator— during the next open season (November 2001 through January 2002). Using the calculator, individuals will be able to determine how much they can contribute each pay period without exceeding the annual limit.

## NASA Employees Benefit Association

### Conversion of Coverage for Dependent Children

Since 1984, your unmarried children between the ages of 14 days and 19 years are covered automatically on the date you are insured at no extra premium. The amount of coverage is \$500 for each child age 14 days, but under 6 months; and \$5,000 for each child 6 months and older, but under 19 years.

This coverage for your child terminates at age 19. The plan allows you to convert the coverage to a \$25,000 term policy for only \$17.94 per year for nonsmokers and \$21.84 per year for smokers. The option to apply for this nonmedical conversion is only available within 31 days before or after your child's 19<sup>th</sup> birthday.

### FEHB Temporary Continuation of Coverage

Are your children turning 22 or getting married? Are you getting divorced? Are you resigning from NASA? If so, what happens to your health insurance?

An employee, a child, and a former spouse are eligible for temporary continuation of coverage based on specific qualifying events.

As an employee you are eligible for temporary continuation of coverage for up to 18 months, when you:

- separate from service, voluntarily or involuntarily, unless your separation is due to gross misconduct; and
- you would not otherwise be eligible to continue FEHB coverage (not counting the 31-day extension of coverage).

Your child is eligible for temporary continuation of coverage for up to 36 months when he/she:

- has been covered as an unmarried, dependent child under your enrollment as an employee, former employee, or annuitant; and
- stops meeting the requirements for being considered your unmarried, dependent child; and
- would not otherwise be eligible to continue FEHB coverage (not counting the 31-day extension of coverage).

This includes a child who:

- marries before reaching age 22;
- loses coverage because he/she reaches age 22;
- no longer meets coverage requirements as a stepchild, foster child, or a recognized natural child;
- was covered as a disabled child age 22 and older, and marries, recovers from his/her disability, or becomes self-supporting;
- loses FEHB coverage upon the death of an employee or annuitant because he/she does not qualify for a survivor annuity; or
- loses FEHB coverage because his/her survivor annuity as a dependent of the deceased stops (for any reason, including because he/she is no longer a full-time student).

Your former spouse is eligible for temporary continuation of coverage for up to 36 months, when he/she has been covered as a family member at some time during the 18 months before your marriage ended, but does not meet the remaining requirements for coverage under the spouse equity provisions of the FEHB law because he/she:

- remarried before reaching age 55; or
- is not entitled to a portion of your annuity benefits or a survivor benefit based on your service.

Employees or eligible family members enrolling in TCC may enroll in any plan in the FEHB Program and will pay 102 percent of the premium. For information regarding available plans, enrollment, or costs contact the Benefits Office, at extension 3-2027, 3-2507, or 3-8550.

#### FEHB and Medicare

OPM's booklet, "The Federal Employees Health Benefits Program and Medicare," is available online. It contains a great deal of information on what happens to your coverage when you become eligible for Medicare. The book is available at the following Web site:

[www.opm.gov/insure/MCare/MHB01.htm](http://www.opm.gov/insure/MCare/MHB01.htm)

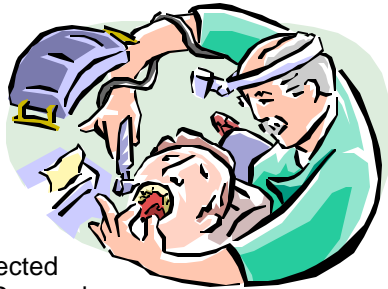
If you have questions, please contact Terry Ross at extension 3-8550.

## Federal Employee Health Benefits Frequently Asked Questions About Dental Coverage

### Q. Why do a few health plans have dental benefits and most do not?

- A. Several years ago OPM stopped allowing plans to add new dental and vision packages or to increase packages they already had in place. They allow one exception--when an HMO offers the benefits under their community package of benefits (at no additional cost to members). This is done because OPM firmly believes that Federal employees are best served by benefit packages that are strong in the traditional areas of hospital, surgical, and medical benefits and that provide protection against significant and largely unforeseeable health care expenditures. Everyone wants to keep premium increases as low as possible so, generally, to increase benefits plans make tradeoffs. OPM would not want to sacrifice medical benefits to get dental or vision benefits.

It is important that you do not choose a health plan based on dental benefits alone. You may find yourself without other benefits when you need them, which could result in large unexpected medical expenses. Remember to look at the entire benefits package when making your health plan decision.



### Q. If my health plan does not have a dental plan, is there any other way I may get one?

- A. Some health plans offer dental and vision benefits separate from the officially offered benefits stated in their FEHB brochures. Such separate benefits are described on the "Non-FEHB Benefits" page in FEHB brochures.

The plans solely determine what is covered and what is excluded and you must pay any premium associated with these benefits directly to the health or dental plan. There is no Government contribution toward the premium on non-FEHB benefits.

The GEHA and NALC health plans offer a separate dental plan that does not require you to be a member of their health plan. Information is available in the Benefits Office by calling extensions 3-2027, 3-2507, or 3-8550.

### Q. How can I tell which FEHB plans offer either a regular or a separate dental benefit?

- A. Check the FEHB brochure's index. Regular dental and vision benefits that are part of a health plan's FEHB benefit offering will be in the brochure's benefit section and also on the summary page. Separate dental benefits will only be on the brochure's Non-FEHB Benefits page. You may also use the health plan choices assistance tool on the FEHB Web site operated by PlanSmartChoice to help locate health plans with regular dental benefits.

## Long Term Care Insurance Update

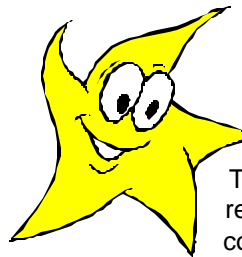
The Office of Personnel Management has initiated a Long Term Care Insurance Web site to keep Federal employees aware of progress made toward implementing Long Term Care (LTC) Insurance for them no later than October 2002. A very broad description of the program can be found by going to: <http://www.opm.gov/insure/ltc>. This Web site is updated as the program develops or changes. When the LTC Insurance is available, agencies will provide information to employees, but enrollment will be strictly between the employee and the carrier. An open season is expected before the October 2002 implementation.

## Questions about Social Security?

Do you want information about social security benefits and programs quickly? Visit the following Web site:

[www.ssa.gov](http://www.ssa.gov)

Click on "Frequently Asked Questions" and you'll be able to search over 500 FAQ's by category or keyword. A complete listing with direct hyperlinks will take you straight to where you need to go.



## "Shining Star" Program

The Fitness Center initiated a new program this summer. The "Shining Star" program recognizes members who have completed over 300 visits (two or more per week) to the Fitness Center since January 1999. More than 36 members have received this recognition.